

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: KRYSTAL L SIPP BROWN § Case No.: 06-05000  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2006.
- 2) This case was confirmed on 08/14/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/05/2009, 01/12/2010.
- 5) The case was completed on 01/20/2010.
- 6) Number of months from filing to the last payment: 45
- 7) Number of months case was pending: 49
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,400.00
- 10) Amount of unsecured claims discharged without payment \$ 8,819.70
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 24,000.03
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 24,000.03</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,579.65
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,079.65

Attorney fees paid and disclosed by debtor	\$ 271.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	SECURED	104,226.00	102,947.98	.00	.00	.00
ARONSON FURNITURE	SECURED	300.00	576.00	300.00	300.00	.00
ARONSON FURNITURE	UNSECURED	741.00	576.00	771.94	415.28	.00
WELLS FARGO BANK NA	SECURED	104,226.00	4,561.87	4,561.87	4,561.87	.00
WELLS FARGO AUTO FIN	SECURED	4,005.00	8,425.00	8,425.00	8,425.00	1,151.39
WELLS FARGO AUTO FIN	UNSECURED	9,018.00	310.07	310.07	166.81	.00
CORTRUST BANK	UNSECURED	907.00	NA	NA	.00	.00
FIRST PREIMER BANK	UNSECURED	484.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	651.00	741.42	741.42	398.86	.00
LONG BEACH ACCEPTANC	UNSECURED	366.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	UNSECURED	2,272.00	NA	NA	.00	.00
NCO FINANCIAL	UNSECURED	77.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	799.00	1,174.89	1,174.89	632.06	.00
MICHAEL REESE HOSPIT	UNSECURED	470.00	470.70	237.80	125.01	.00
US DEPT OF EDUCATION	UNSECURED	3,897.00	4,025.27	4,025.27	2,165.47	.00
WASHINGTON MUTUAL	OTHER	NA	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	NA	940.00	940.00	505.69	.00
B-LINE LLC/CHASE BAN	UNSECURED	NA	196.84	196.84	105.89	.00
NATIONWIDE ACCEPTANC	UNSECURED	NA	1,797.59	1,797.59	967.05	.00
WELLS FARGO BANK NA	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	4,561.87	4,561.87	.00
Debt Secured by Vehicle	8,425.00	8,425.00	1,151.39
All Other Secured	300.00	300.00	.00
<b>TOTAL SECURED:</b>	13,286.87	13,286.87	1,151.39
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	10,195.82	5,482.12	.00

**Disbursements:**

Expenses of Administration	\$ 4,079.65
Disbursements to Creditors	\$ 19,920.38

**TOTAL DISBURSEMENTS:** \$ 24,000.03

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/03/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.